

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Todd M. Denzer  
Debtor

Case No. 20-20295-gmh  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0757-2

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Apr 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2020.

db  
11166866 +Todd M. Denzer, E2767 Mud Lake Rd., Tigerton, WI 54486-9405  
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, P.O. Box 653000, Dallas, TX 75265)  
11166854 City of Milwaukee, Violations Bureau, P.O. Box 346, Milwaukee, WI 53201-0346  
11166861 +Credit Systems of the Fox Valley, Inc., 630 S Green Bay Rd, Neenah, WI 54956-3190  
11166863 +Farmers State Bank of Waupaca, 112 W Fulton St., Waupaca, WI 54981-1560  
11166864 +Geier Homar & Roy, Attorney Joseph Humphrey, 131 W. Washington Ave,  
Madison, WI 53703-2712  
11166871 +Progressive Auto, c/o TC Insurance, 6701 Seybold Rd #229, Madison, WI 53719-1394  
11166872 +Radiology Associates of the Fox Valley, 44000 Garfield Rd., Clinton Township, MI 48038-1125  
11166873 Rausch, Sturm, Israel, Enerson & Hornik, Attorney Anne E. Flinchum,  
250 N. Sunnyslope Rd., Suite 300, Brookfield, WI 53005-4824  
11166874 +ThedaCare Physicans Appleton, PO Box 8003, Appleton, WI 54912-8003  
11166877 +UW Health, PO Box 620993, Middleton, WI 53562-0993  
11166855 +Wisconsin Dept. of Workforce Development, Workers' Compensation, P.O. Box 7948,  
Madison, WI 53707-7948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11166858 E-mail/Text: ebn@americollect.com Apr 24 2020 03:22:30 Americollect, PO Box 1566,  
Manitowoc, WI 54221  
11166859 EDI: CAPITALONE.COM Apr 24 2020 06:48:00 Capital One, PO Box 85015,  
Richmond, VA 23285-5075  
11166862 EDI: DIRECTV.COM Apr 24 2020 06:48:00 Direct TV, P.O. Box 78626, Phoenix, AZ 85062  
11166865 +E-mail/Text: bankruptcy.notices@hdfsi.com Apr 24 2020 03:23:05 Harley-Davidson Credit Corp.,  
Attn. Rider Services, PO Box 22048, Carson City, NV 89721-2048  
11166867 EDI: IRS.COM Apr 24 2020 06:48:00 Internal Revenue Service, Bankruptcy Notices,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
11166868 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2020 03:25:44 LVNV Funding, LLC,  
PO Box 10497, Greenville, SC 29603-0497  
11166869 +E-mail/Text: bankruptcy@matcotools.com Apr 24 2020 03:23:43 Matco Tools, 4403 Allen Rd,  
Stow, OH 44224-1096  
11166870 EDI: PRA.COM Apr 24 2020 06:48:00 Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541  
11166876 EDI: USCELLULAR.COM Apr 24 2020 06:48:00 US Cellular, ATTN: Write Off Department,  
P.O. Box 7835, Madison, WI 53707-7835  
11166875 +E-mail/Text: dharker@unionfederal.us Apr 24 2020 03:22:19 Union Federal Savings & Loan,  
104 N Tremont St., Kewanee, IL 61443-2264  
11166853 +E-mail/Text: ustpregion11.mi.ecf@usdoj.gov Apr 24 2020 03:22:09  
United States Trustee-Eastern District, Federal Courthouse, 517 East Wisconsin Avenue,  
Room 430, Milwaukee, WI 53202-4510  
11166857 +EDI: WISCDEPREV.COM Apr 24 2020 06:53:00 Wisconsin Department of Revenue,  
ATTN: Bankruptcy Unit, MS 5-144, P.O. Box 8901, Madison, WI 53708-8901

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11166860 Carla K Pendleton  
11166856\* United States Treasury, Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2020

Signature: /s/Joseph Speetjens



**Information to identify the case:**Debtor 1 **Todd M. Denzer**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3597**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Eastern District of Wisconsin**Case number: **20-20295-gmh****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Todd M. Denzer

4/22/20**By the court:** G. Michael Halfenger  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**